

Managing Your Business to Minimize Disruption:

A Guide for Small Businesses in North Carolina

Introduction

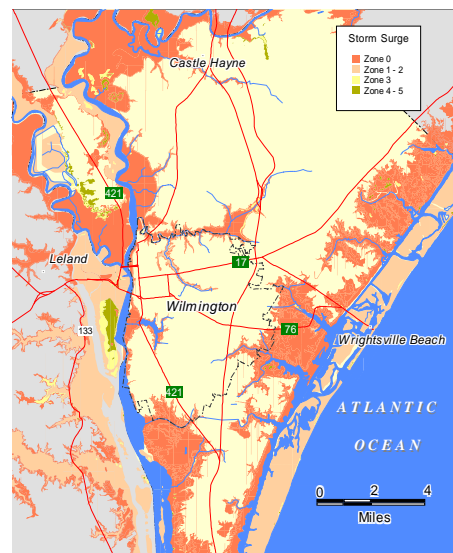
As a small business owner, you have invested considerable time and resources into making your business work. Through careful planning and hard work, you have an established customer base for your products and services. Revenues are steadily increasing. You are optimistic about your future.

Yet, as the experience of Hurricane Floyd on September 15-16, 1999 reminds us, small businesses are vulnerable to natural disasters. Following Floyd, an estimated 20,000 small businesses – manufacturers, retailers, finance and insurance companies, tourism-dependent businesses, farmers, and others – sustained damage. A survey following Floyd found that nearly 75 percent of the small businesses in the 44 counties most impacted by the hurricane were forced to temporarily close their doors, due to either direct damages to their facilities, or because of road closures, power outages, and other indirect impacts.

The Good News – A Small Investment of Your Time Can Minimize Business Disruption

While small businesses continue to suffer a disproportionate share of losses from disasters, there is good news. As experience clearly shows – small businesses can reduce their exposure to the effects of natural disasters by taking basic planning and preparedness steps *before the disaster*. Losses can be reduced, disruption can be shortened, and recovery time can be accelerated.

Managing Your Business to Minimize Disruption: A Guide for Small Businesses in North Carolina (hereafter referred to as the Guide) is written for small business owners, the sector of North Carolina's economy that is most vulnerable to disasters, yet with the least time and fewest resources to devote to disaster preparedness and risk management.



*Hurricane Storm Surge Inundation Map for
New Hanover County (source: NOAA)*